



Terminal Liability Option

Terminal Specific Liability Optional Provision

- Option for 12/12, 15/12, 18/12 and 24/12 contracts.
- This option covers all claims incurred during a Policy period and paid during a three month run-out period.
- Must be elected on the case's original effective date (not at renewal).
- Terminating policyholders must return to a fully insured arrangement to enact this coverage.
- If the plan terminates prior to the completion of the twelve (12) month policy period, the terminal liability provision would not apply. See underwriter for further details.

Terminal Aggregate Liability Optional Provision

- Option for 12/12, 15/12, 18/12 and 24/12 contracts.
- Provides three months of paid claim run-out protection for those claims incurred during the current Policy period before termination.
- Must be elected on the case's original effective date (not at renewal).
- Aggregate attachment point adjusted to account for run-out risk.
- Terminating policyholders must return to a fully-insured arrangement to enact this coverage.
- If the plan terminates prior to the completion of the twelve (12) month policy period, this provision would not apply.
- See underwriter for further details.